



Order Filed on April 11, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor:
M&T BANK

In Re:
Todd S Cushner
Debtor
Juliette Cushner
Co-Debtor

Case No.: 23-10109 JKS

Adv. No.:

Hearing Date: 3/27/2025 @ 10:00 a.m.

Judge: John K. Sherwood

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 11, 2025

A handwritten signature in cursive script, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtors: Todd S Cushner & Juliette Cushner

Case No: 23-10109 JKS

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 67 Friend Ter, Harrington Park, NJ, 07640, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jenee K. Ciccarelli, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 26, 2025, Debtor is current on post-petition payments to secured creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2025 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

In re:
Todd S Cushner
Debtor

Case No. 23-10109-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 11, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Todd S Cushner, 67 Friend Terrace, Harrington Park, NJ 07640-1235

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jenee K. Ciccarelli	on behalf of Plaintiff Todd S Cushner jenee@wg-attorneys.com LawOfficesofScottJGoldsteinLLC@jubilee bk.net
Jenee K. Ciccarelli	on behalf of Debtor Todd S Cushner jenee@wg-attorneys.com LawOfficesofScottJGoldsteinLLC@jubilee bk.net
Kenneth L. Baum	on behalf of Creditor Educational Credit Management Corporation kbaum@kenbaumdebtsolutions.com ddipiazza@kenbaumdebtsolutions.com
Kimberly A. Wilson	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING laura.egerman@mccalla.com

District/off: 0312-2

User: admin

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Date Rcvd: Apr 11, 2025

Form ID: pdf903

Total Noticed: 1

mccallaecf@ecf.courtdrive.com

Lawrence Garvey

on behalf of Creditor Lawrence A Garvey lgarvey@laglawfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

Sindi Mncina

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10